



 **MabreyBank**[®]
A Century of Service



Scott Mabrey
Chief Executive Officer



TO CURRENT AND FUTURE MABREY BANK CUSTOMERS,

In 2025, the Mabrey Bank team did an outstanding job serving our customers and communities. Our strong financial performance and continued organizational success is a direct result of their commitment and hard work. I am grateful for the job our team members do every day. They are our greatest asset and the foundation of everything we do.

I am equally appreciative of the trust placed in us by our business and personal banking customers across our footprint. Combined with the experience and dedication of our bankers, those relationships led to record loan growth in 2025, a strong indication that our clients are thriving.

Providing convenient, secure and innovative banking solutions remains our top priority. Over the past year, we enhanced several of our digital banking services and completed a significant upgrade to our core banking system. Not only did it require collaboration across the entire organization, but it has improved both our internal efficiency and the overall experience we provide to our customers.

Our commitment extends beyond banking. Through the generosity of our team members and the stewardship of the bank, we continue to make a meaningful impact in our communities. Our annual United Way campaign, non-profit donations, partner sponsorships and thousands of volunteer hours reflect the mission and core values that define Mabrey Bank.

As we enter 2026, our focus remains on steady, stable growth. It's an approach that allows Mabrey Bank to invest in new products and technology, provide exceptional service and continue giving back to the communities we are proud to call home.

We appreciate the opportunity to serve you and look forward to supporting your financial needs now and in the years ahead.

AT A GLANCE >>>

\$371,903

IN CHARITABLE CONTRIBUTIONS



\$20,325

JEANS DAY CONTRIBUTION



TEAM MEMBER TENURE

9.5 YEARS FOR 230 TEAM MEMBERS



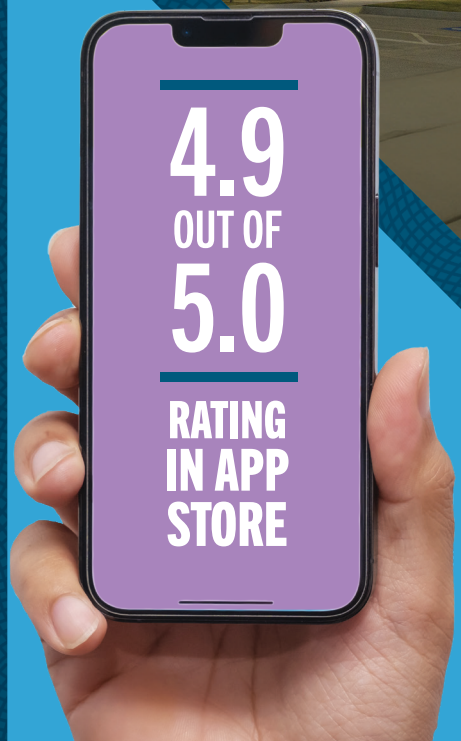
\$1.96

BILLION IN ASSETS AS OF DEC 31, 2025



4.9 OUT OF 5.0

RATING IN APP STORE



102 YEARS STRONG



A MISSION 100 YEARS IN THE MAKING

Our team provides sound financial solutions and personalized service to empower people, enrich businesses and improve the communities we serve.

1906

G.W. Mabrey

The Mabrey family's affiliation with the bank began nearly 120 years ago when G.W. Mabrey joined the Board of Directors of the newly formed Citizens National Bank in Okmulgee.



1909

Carlisle Mabrey Sr.

G.W.'s son, Carlisle Mabrey Sr., was hired as Assistant Cashier of Citizens National Bank. Carlisle served in that role for 11 years but left the bank in 1920 to manage his own businesses.



1924

Charter Established

A Certificate of Incorporation (charter) was officially issued to the new Citizens Security Bank in Bixby. Today, all of Mabrey Bank operates under this charter with its Bixby headquarters.



1943

Carlisle Mabrey Sr.

Carlisle Mabrey, Sr. returned to Citizens National Bank in Okmulgee as the Chairman of the Board. He continued his affiliation with the bank until his death in 1963.



1991

Lurline Mabrey

Lurline Mabrey, Carlisle Jr.'s wife, was elected Chairman of the Board following her husband's death. A smart businesswoman and philanthropic leader, she helped refine the core values of the bank during her tenure. She continued to serve in that role for 21 years until her death in 2012.



1994

Citizens Security Bank 1994-2004

The Mabrey Family purchased Citizens Security Bank in Bixby and combined it with Citizens Bank in Okmulgee, bringing together two strong community banks. Five years later, the bank would expand to Muskogee.



1999

Fourth Generation

The fourth generation of Mabreys began to join the family business to ensure long-term success. This included Carlisle III's sons, Scott and Carlisle IV, Bruce's children, Melanie and Mark, and John's daughter, Katie.



2004

Tulsa Expansion 2004-2015

The bank expanded into the Tulsa metro area with four full-service locations and added the Private Bank to the extensive product and service offerings.





Founded in 1924, Mabrey Bank is committed to providing the friendly and flexible service of a family-owned bank in addition to the financial offerings and technology of a large national bank.

1966

Carlisle Mabrey Jr.

Five years after he began working at the bank, Carlisle Mabrey Jr. purchased controlling interest of Citizens National Bank and became President and Chairman of the Board.



1971

Family Business 1971-1983

Carlisle Jr.'s four children—Carlisle III, Bruce, Marilyn and John—all joined the family business, each spending the rest of their careers working at the bank and serving on its Board.



1978

Carlisle Mabrey III

Taking the position his father held, Carlisle Mabrey III is promoted to President and CEO of Citizens National Bank. He led the bank for 41 years until transitioning to Executive Chairman of the Board in 2019.



1979

Mabrey Expansion

1979-1992
The Mabrey family expanded their banking services to even more Oklahoma communities through a series of acquisitions. Purchases included Weleetka State Bank, First Bank of Haskell, Bank of Commerce in Wetumka and Morris State Bank.



2015

Mabrey Bank

The bank changed its name to Mabrey Bank to reflect the history of high-quality service as a family-owned and locally operated financial institution.



2019

The Next Generation of Leadership

Scott Mabrey was appointed as the new CEO of Mabrey Bank with his brother Carlisle Mabrey IV tabbed as the COO. John Pixley was promoted to President. It concluded a thoughtful succession plan put in place by Carlisle Mabrey III.



2020

OKC Expansion

After officially moving into the market five years earlier, Mabrey Bank opened a brand-new full-service location in Oklahoma City. This 10,200 square-foot facility will allow the bank to better service OKC while partnering with businesses and customers across the capital.

2024

Centennial Celebration

Mabrey Bank commemorates 100 years under its official charter as the bank recognizes and celebrates its centennial throughout 2024.

CONSUMER BANKING SERVICES

At the heart of banking is our connection with customers and playing a role in their financial journey. From our roots in East Central Oklahoma where our relationships have spanned generations, to our growth in Tulsa and Oklahoma City where we are forming fresh bonds, we offer our customers a variety of products to fit every plan and lifestyle.



SAVINGS &
CHECKING



AUTO & HOME
LOANS



DIGITAL
BANKING



PERSONAL
LOANS



**Heather
Van Hooser**
Director of Mabrey
Private Bank, EVP



Mabrey Private Bank delivers a coordinated, cooperative approach, dedicated to strengthening your wealth and simplifying every aspect of your financial life. Our individualized, concierge service is tailored to meet your personal needs, with a focus on integrity, responsiveness and confidentiality.

As Mabrey Private Bank maintains its investment into our premium level of care and professionalism, in 2025, we opened an exclusive Private Bank office in South Tulsa to better serve our clients. A distinguished new home is not only a testament to our success developing quality relationships throughout the region, but further solidifies the Mabrey Private Bank as a destination.

COMMERCIAL BANKING SERVICES

With a 102-year legacy of consistency, reliability and unmatched service, Mabrey Bank caters our business banking products to help commercial businesses thrive. Industry-specific expertise in Commercial & Industrial, Commercial Real Estate and Oil & Gas has allowed us to build high-quality relationships with local and national businesses.

Strong commercial banking hubs in both Tulsa and Oklahoma City are paired with diverse loan and deposit portfolios across our footprint. A full suite of Treasury Services products completes the package, allowing us to provide comprehensive financial solutions for businesses of all sizes.



COMMERCIAL
AND INDUSTRIAL



OIL
AND GAS



COMMERCIAL
REAL ESTATE



HEALTHCARE
BANKING



AGRICULTURE
AND LAND LOANS



TREASURY
SERVICES



INTERNATIONAL
SERVICES



MERCHANT
SERVICES

Mark Mabrey

East Central Oklahoma
Regional President, EVP



Darren Dixon

OKC Metro President, EVP



Chris Odom

Director of Tulsa
Lending, EVP



COMMUNITY ENGAGEMENT

Enriching and enhancing our communities is a responsibility that we take pride in at Mabrey Bank. Through our 100+ year history, we have been passionate about providing donations, volunteering our time and sharing our expertise with those around us. Our impact goes beyond the doors of our 16 locations, it extends to all corners of our communities as we strive to promote a high quality of life and build sustainable change.



ARTS & CULTURE **3%**

EDUCATION & YOUTH DEVELOPMENT **38%**

SOCIAL SERVICES **28%**

HEALTH & MEDICAL **11%**

ECONOMIC DEVELOPMENT **14%**

COMMUNITY EVENTS **6%**

THREE PILLARS OF COMMUNITY COMMITMENT



\$143,505

Annual Local Area
United Way Campaign



8,015+

hours volunteered by team
members at 123 organizations



\$371,903

total financial contributions
benefiting 168 organizations



EXECUTIVE LEADERSHIP TEAM >>



Scott Mabrey
Chief Executive Officer



John Pixley
President



Carlisle Mabrey IV
Chief Operating Officer



Brad Stieben
Chief Financial &
Risk Officer



Kendall Mullen
Chief Human Resources
Officer



Tim Smith
Chief Credit Officer



Lisa McLarty
Chief Marketing Officer



Kevin Short
Chief Banking Officer



Thom Meyer
Chief Underwriting Officer



Kim Ganus
Senior Operations &
Trust Officer



Heather Van Hooser
Director of Private Bank



Chris Odom
Director of Tulsa Lending



Darren Dixon
Oklahoma City Metro
President

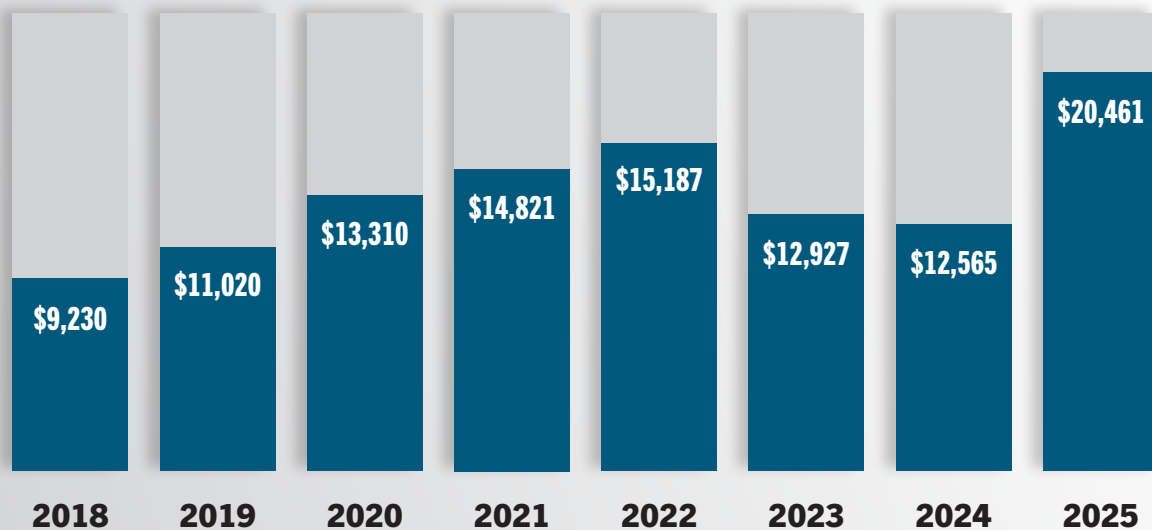


Mark Mabrey
East Central Oklahoma
Regional President

NET INCOME



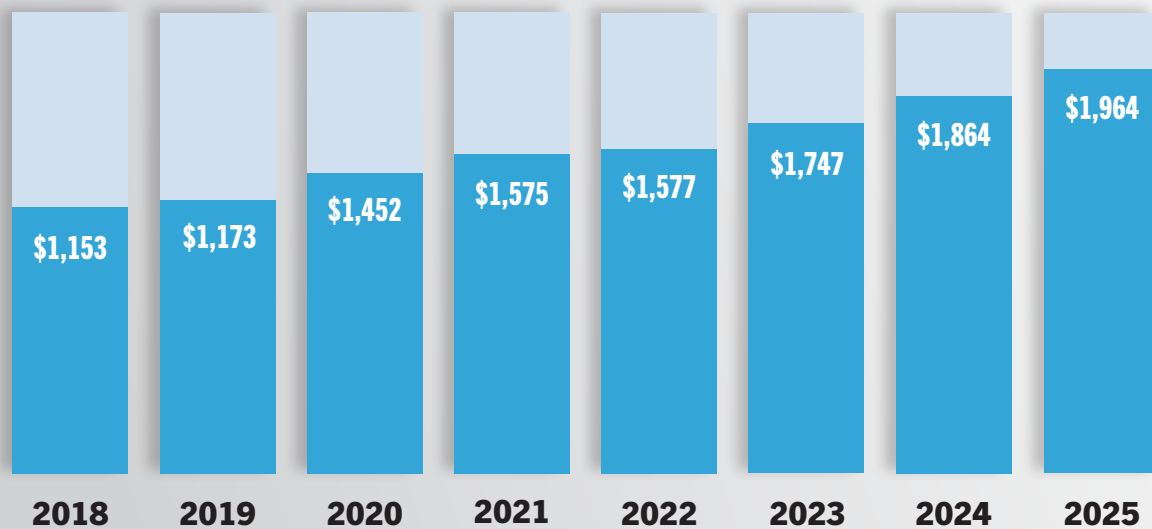
2018 THROUGH 2025 • \$ IN THOUSANDS



ASSET GROWTH



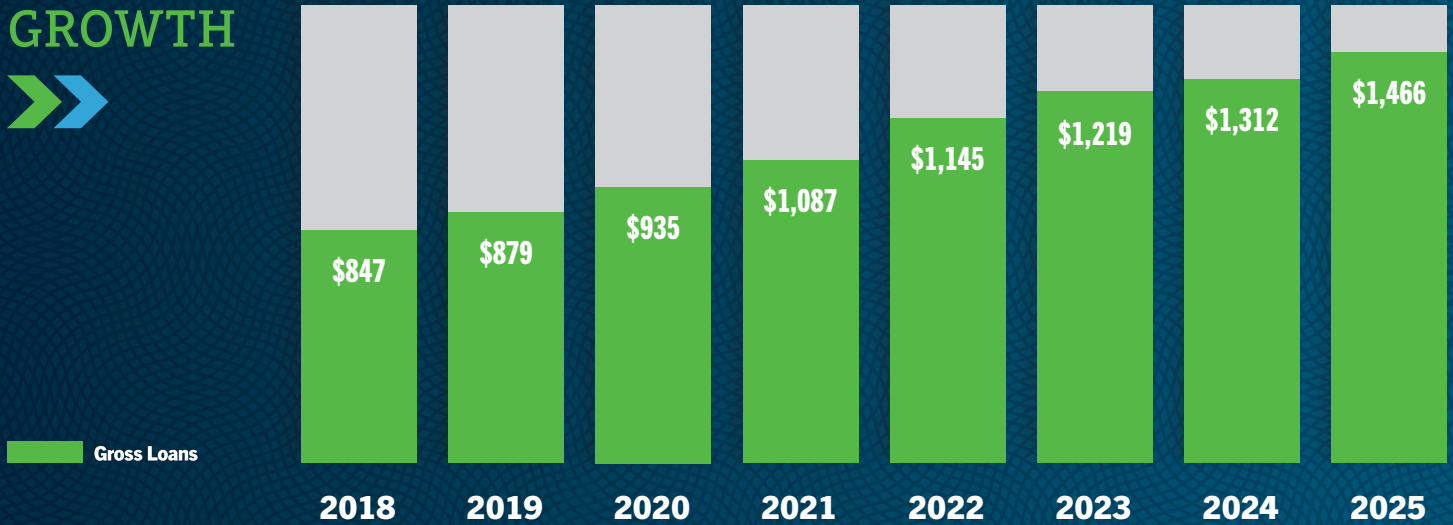
2018 THROUGH 2025 • \$ IN MILLIONS



LOAN GROWTH



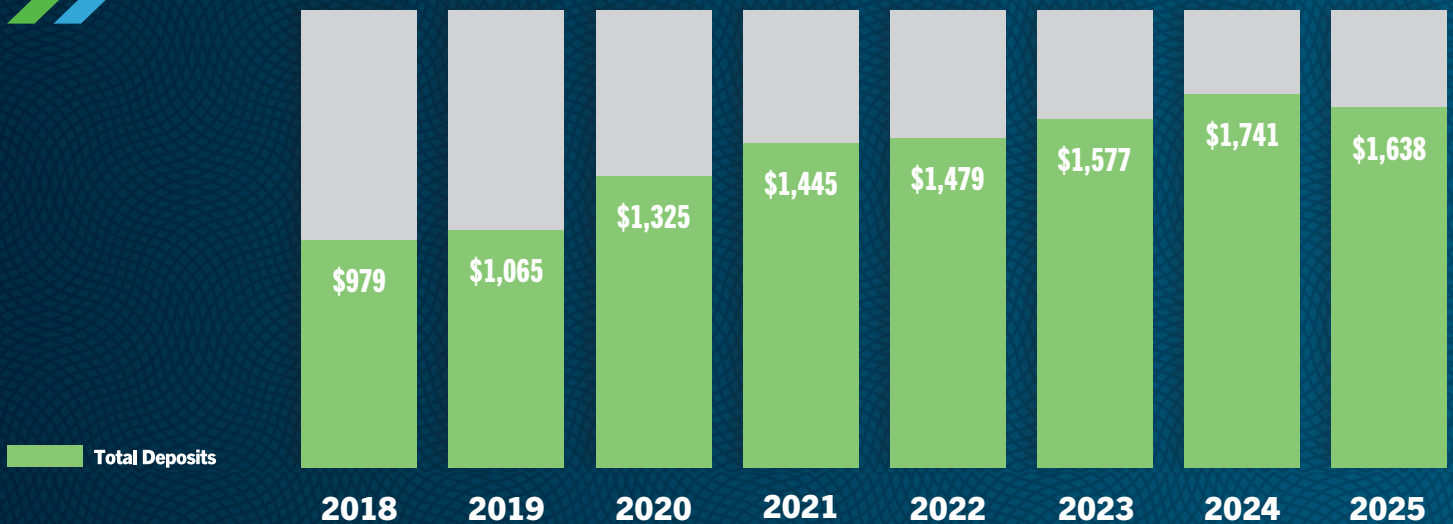
2018 THROUGH 2025 • \$ IN MILLIONS



DEPOSIT GROWTH



2018 THROUGH 2025 • \$ IN MILLIONS



Bixby	
14821 S. Memorial	918.366.4000
11402 S. Memorial	918.366.4000
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Broken Arrow	
3601 W. Kenosha	918.250.7600
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Glenpool	
381 E. 141st St. South	918.298.7371
<hr/>	
Haskell	
202 N. Broadway	918.482.5261
<hr/>	
Jenks	
221 S. Elm	918.528.3100
<hr/>	
Morris	
800 W. Ozark	918.733.4511
<hr/>	
Muskogee	
401 N. Main	918.683.2600
<hr/>	
Oklahoma City	
6201 W. Memorial	405.720.4600
<hr/>	
Okmulgee	
101 E. 6th St.	918.756.7910
201 E. 8th (Drive-In)	918.756.9066
<hr/>	
Tulsa	
8085 S. Yale Ave.	918.293.1700
2525 E. 21st St.	918.802.1000
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Private Bank	
9140 S. Braden Ave. Ste. A	918.366.4000
<hr/>	
Weleetka	
102 W. 9th St.	405.786.2216
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Wetumka	
601 S. Main	405.452.3269